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(71) Applicant *(for all designated States except US)*: IQ FINANCIAL SYSTEMS, INC. [US/US]; 23rd floor, 130 Liberty Street, New York, NY 10006 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: JAMMAL, Shahnaz [MY/MY]; 175–3 Sri Wangsaria, Jalan Ara, Bangsar Baru, 59100 Kuala Lumpur (MY). NEALE, Corinne [FR/SG]; Great Eastern Mansions #02–01, 3 Taman Nakhoda, Singapore 257744 (SG). RAJENDRA, Prabhaharan [MY/MY]; #6 Road 5/3, 47300 Petaling Jaya (MY). WONG, Alan [MY/MY]; Kampung Melayu, Batu #8, Jalan Labuk, 90000 Sandakan (MY). YANG, Andy [MY/MY]; 64 Jalan SS2/41, 47300 Petaling Jaya (MY).

(74) Agents: RAY, Michael, B. et al.; Sterne, Kessler, Goldstein & Fox P.L.L.C., Suite 600, 1100 New York Avenue, N.W., Washington, DC 20005–3934 (US).

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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ASSESSING RISK WITHIN A PREDEFINED MARKET

(57) Abstract

A system (10) and method for measuring or quantifying the probability of default of a borrower. Credit factors (20) from companies that banks have extended loans to are inputted and collected into processor (15). The method employs a process utilizing an optimization function and a standard multivariate nonlinear regression to process client information and to provide an output value whose value is indicative of the likelihood or risk of default by a particular borrower.